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Michel Banatre

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7590

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EXAMINER

DASS, HARISH T

ART UNIT

PAPER NUMBER

3695

MAIL DATE

DELIVERY MODE

04/07/2011

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

# Office Action Summary

Application No.

10/585,973

Applicant(s)

BANATRE ET AL.

Examiner

HARISH T. DASS

Art Unit

3695

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 28 January 2011.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1,2 and 4-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,2 and 4-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date 7/13/06.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_.

Art Unit: 3695

### DETAILED ACTION

1. This office action is in response to applicant's submittal of 1/28/2011.
2. **Priority:** Jan 14, 2004.
3. **Status of Claims:**  
  
Claims 1-2, and 4-24 are pending.  
  
Claim 3 is canceled.
4. **Status of Office Action:** Final
5. **IDS:** Applicant has provided the English Abstract for DE 100 54 633 and it has been considered.

### ***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 1 is rejected under 35 U.S.C. 103(a) as being unpatentable over Sebetcioglu et al. (Sebetcioglu - US 5,719,918) in view of Jacobson (US 2003/0004876 A1) and Foote et al. (hereinafter Foote - US 7,716,133).

Art Unit: 3695

Re. Claim 1, Sebetciouglu discloses

- a station capable of carrying out a transaction [Abstract; col. 3 lines 1-7, col. 6 lines 41-46]; and
- an **apparatus** capable of setting up a wireless communication network with one or more mobile terminals, based on a connection protocol, as well as a communication with the station [Figures 1-3, 10 (communication network and mobile terminal) and associated descriptions; col. 5 line 57 through col. 6 line 6 (cellular telephone network; protocols for interfacing SMSC to THS)];
- wherein the **connection protocol** is configured to allow the initial exchange of an identity information (IDS) transmitted by a mobile terminal present in the **zone in exchange for** a unique temporary code (IDT) (PIN), such **exchange** being followed by the launch of a background function allowing the preparation of at least part of a transaction on the basis of the identity information (IDS) [Abstract; Figures 2-6, 10, 12 and associated descriptions; col. 1 lines 9-60, col. 3 line 1 through col. 4 line 4 (cellular telephone Network, apparatus, unique code), col. 5 line 57 through col. 6 line 46, col. 15 line 28 through col. 16 line 54]; and
- wherein the station is capable, upon presentation of the unique temporary code (IDT), of recovering then completing as required and validating the transaction [col. 14 lines 56-59; col. 15 line 28 through col. 16 line 54];

Sebetciouglu does not explicitly

- wherein the apparatus is configured with an adaptable physical perimeter selected to cover a determined zone, close to the station.

Art Unit: 3695

**Foote discloses**

- wherein the apparatus is configured with an adaptable physical perimeter selected to cover a determined zone, close to the station [Abstract; Figures 2-4, 9; Col. 1 lines 1-32, lines 45-67 ("ATM may be modified ... This enables a user ... Te modifying step may include retrofitting the ATM with a transceiver adapted to receive signals directly from wireless telephone ..", Col. 2 lines 23-40 ("... The transceiver may be operable in two modes ...local wireless communication, such as Bluetooth ... can align his/her wireless telephone ..." – local = zone), Col. 3 lines 53-59, Col. 7 lines 52-53]. It would have been obvious at the time the invention was made to a person having ordinary skill in the art motivated to modify the disclosure of Sebetciouglu and include wherein the apparatus retrofitted with transceiver to allow the user to personalize his/her user interface and directly communicate with transaction device using wireless devices such as: cellular phone without touching the ATM keypad. In this case, the claim would have been obvious to one of ordinary skill in the art capable of applying the known techniques disclosed by Foote (retrofitting ATM with transceiver to communicate using wirelessly or using Bluetooth technology protocol) to a known method short message handling transaction system and financial application of ATM of Sebetciouglu that was ready for improvement and the result have been predictable to one ordinary skill in the art.

Art Unit: 3695

Claims 2, and 4-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sebetciouglu and Foote as applied to claim 1 above, and further in view of Jacobson.

Re. Claims 2-24, Sebetciouglu discloses

Claim 2

- wherein the station is configured to form part of a wireless communication network of the said apparatus;

Claim 6

- wherein the background function is launched upon receipt of a message or through the communication apparatus;

Claim 7

- wherein the background function is implanted at least in part in the station or in a local network of which the station forms part;

Claim 8

- wherein the background function is implanted at least in part in the apparatus.

Claim 9

- a communication unit capable of allowing a communication with a remote server, and in that the preparation of transaction comprises at least one verification linked to the said identity information (IDS), and carried out by interrogation of the remote server.

Claim 16

Art Unit: 3695

- wherein the presentation of the unique temporary code (IDT) to the station is carried out from the mobile terminal.

**Claim 17**

- wherein the station comprises a verification function capable of comparing the value of the unique temporary code (IDT) presented with a value of the reference unique temporary code (IDT) and whose result is a condition of validation of the transaction [see enter document particularly - Abstract; Figures 2-6, 10, 12 and associated descriptions; col. 1 lines 9-60, col. 3 line 1 through col. 4 line 4 (cellular telephone Network, apparatus, unique code), col. 5 line 57 through col. 6 line 46, col. 15 line 28 through col. 16 line 54].

**Jacobson discloses** the following limitations not disclosed by Sebetciouglu or Foote.

**Jacobson discloses:**

**Claims 2, 4**

- wherein the apparatus is configured to operate according to a short-range radio communication standard; characterized in that the apparatus is contrived (configured) to operate according to a short-range radio communication standard;

**Claim 5**

- wherein the apparatus is configured to operate according to the Bluetooth or NFC standard;

**Claim 10**

Art Unit: 3695

- the non-prepared part of the transaction comprises a financial element, and wherein the interrogation of the remote server comprises a credit verification linked to the identity information (IDS).

Claim 11

- the interrogation of the remote server comprises a credit verification for an amount linked at least in part to a class of transactions carried out by the station and to the identity information (IDS).

Claim 12

- the interrogation of the remote server comprises a credit verification for an amount defined by complementary data established during the initial exchange.

Claim 13

- wherein the transaction comprises a cash withdrawal.

Claim 14

- the transaction is a commercial transaction (inherent).

Claim 15

- the transaction is of the access control type (card controled).

Claim 18

- the station further comprises an interrogation function configured to set up as the value of the reference unique temporary code (IDT) a value of the unique temporary code (IDT) recorded in a memory of the mobile terminal.

Claim 19



Art Unit: 3695

- the station comprises a capture element for presentation of the unique temporary code (IDT).

Claim 20

- the value of the reference unique temporary code (IDT) is transmitted by the mobile terminal.

claim 21

- wherein presentation of the unique temporary code (IDT) to the station is carried out from the mobile terminal through the same wireless communication network.

Claim 22

- a monitor function capable of cancelling a transaction prepared according to a selected expiry criterion (inherent in card authorization - card has expiry date).

Claim 23

- the apparatus is configured to operate according to a short range radio communication standard.

Claim 24

- wherein the interrogation of the remote server comprises a credit verification for an amount defined by complementary data established during the initial exchange [see entire document particularly - Abstract; Figures 4-5; paragraphs 02, 07-08,26, 100-101, 106,110, 121-129, 134,158].

It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosures of Sebetcioğlu & Foote and include the above features, as disclosed by Jacobson, to provide a transaction system with

Art Unit: 3695

wireless device and plurality of bases station using short message service center and mobile terminal for paying for the purchases of goods and service by credit card, where the user is authenticated by the mobile terminal according to the mobile terminal ID, and requesting a user secret code (PIN), from mobile terminal which uses low cost, low interference commercially available communication equipment.

### ***Response to Arguments***

Applicant's arguments filed 01/28/2011 have been fully considered but they are not persuasive. Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993). Applicant argues about a limitation which he/she added by amendment.

### ***Conclusion***

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to HARISH T. DASS whose telephone number is (571)272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kyle Charles can be reached on 571-272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Harish T Dass/  
Primary Examiner, Art Unit 3695

Monday, April 04, 2011